




IDAHO DEPARTMENT OF
HEALTH & WELFARE

Information About Health
Coverage Assistance



IDAHO DEPARTMENT OF
HEALTH & WELFARE



So you have a customer who wants
to see if they qualify for a tax credit
for health coverage.

How can they apply?





Online

DHW website –
[idalink portal](#)

[Your Health Idaho](#) –
“Create an Account and Apply Now” button



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Download Application

Located on the [DHW website](#) – submit via:
mail
fax
email



Phone

Call Your Health Idaho – 1-855-944-3246

Customer can apply over the phone on
Monday through Friday

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An aerial illustration of a suburban neighborhood. In the top left is a large house with a blue roof. To its right is a smaller brown house. Further right is a dark red house. At the bottom right is a grey house. A parking lot on the far right contains three cars: a blue one, a red one, and a white one. A sidewalk runs vertically through the center, with a person standing on it near the top and two people walking on it near the bottom. Various green trees and bushes are scattered throughout the yards.

In Person
At any DHW field office





If a family needs to apply, how can
Agents and Brokers help??



Authorized Representative

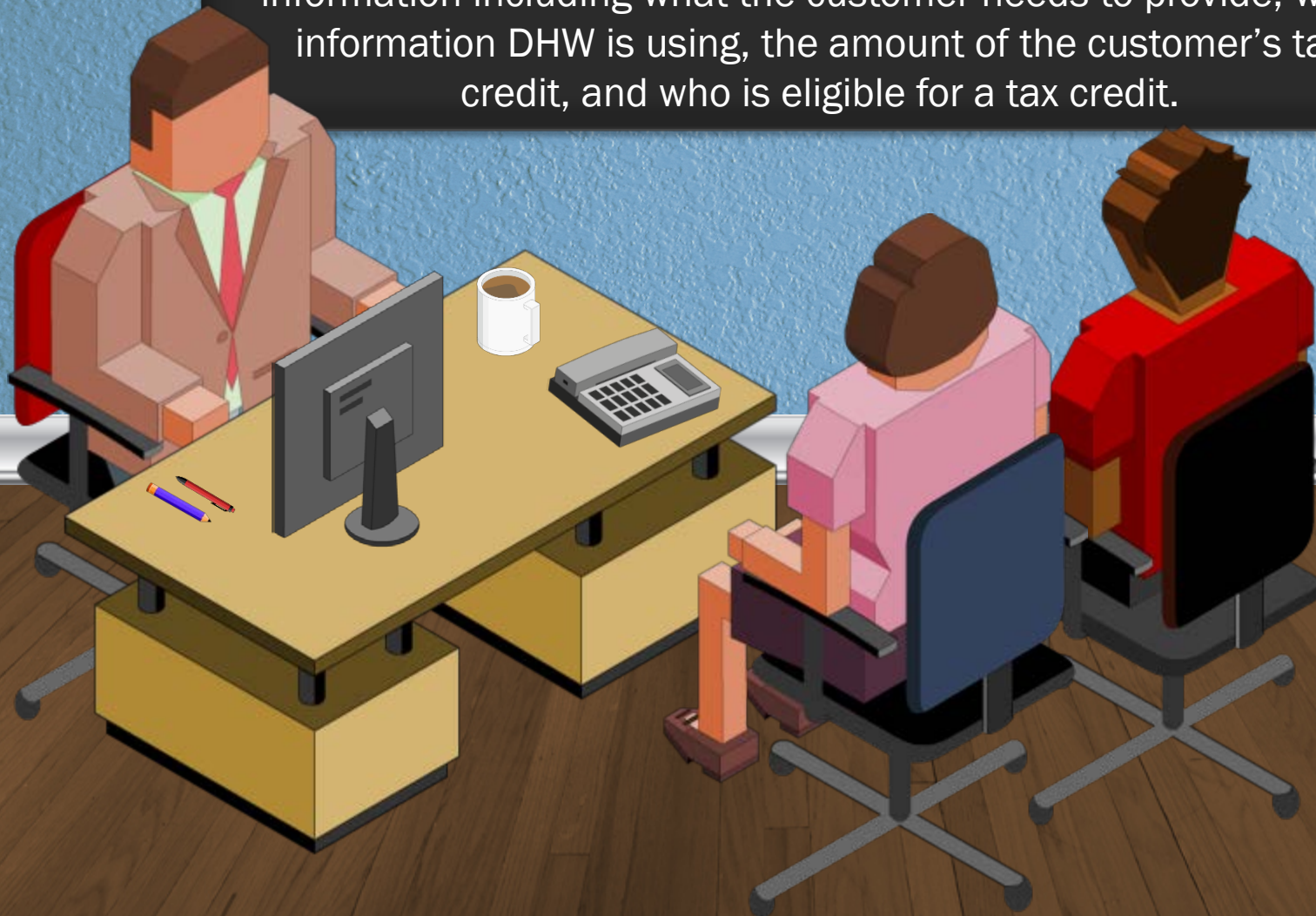
A customer can name an Agent or Broker as their Authorized Representative.

The customer needs to notify DHW in writing, or verbally on the phone, if they want to name an Authorized Representative.



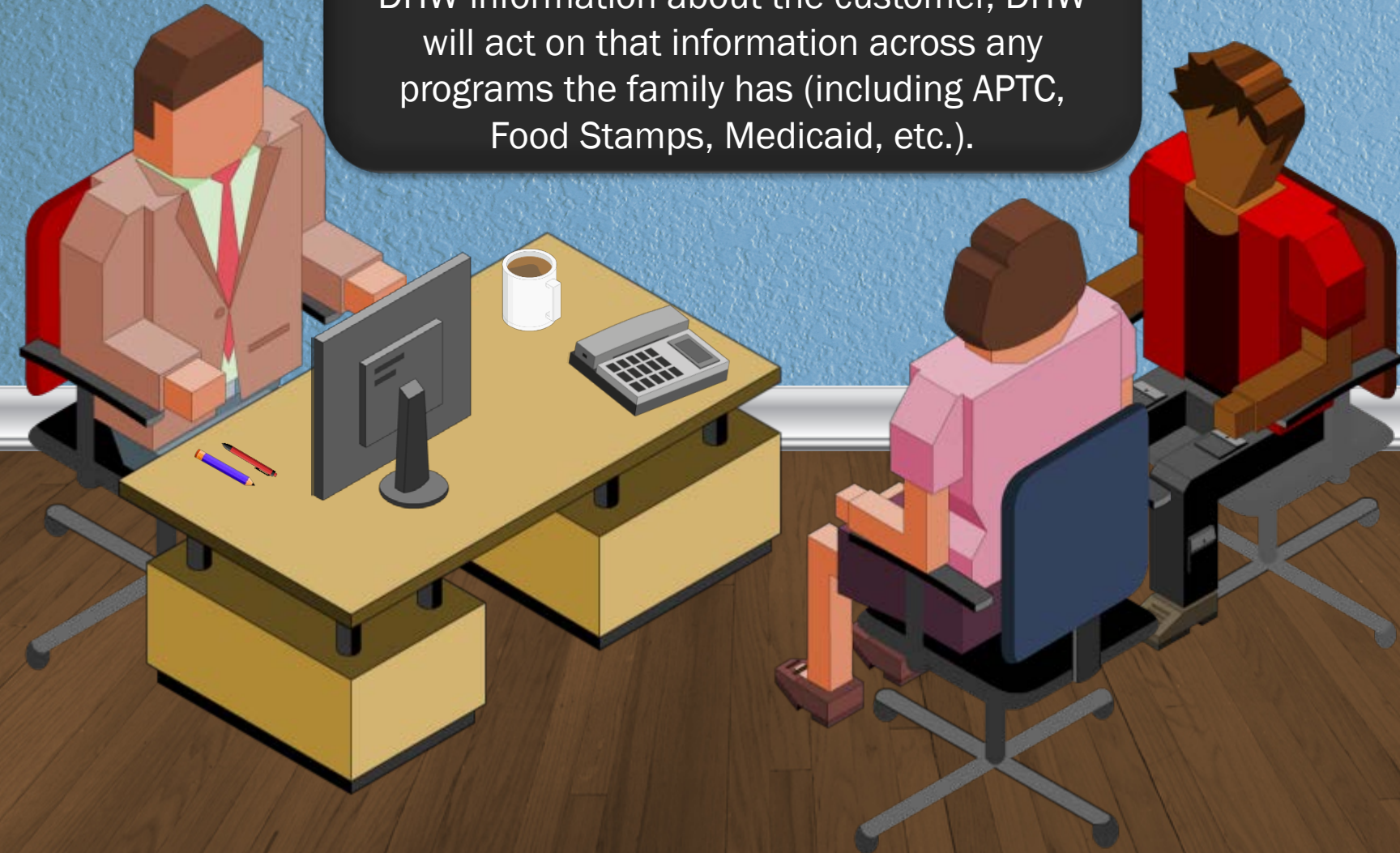
Authorized Representative

DHW is allowed to provide the Authorized Representative with information including what the customer needs to provide, what information DHW is using, the amount of the customer's tax credit, and who is eligible for a tax credit.



Authorized Representative

And if the Authorized Representative provides DHW information about the customer, DHW will act on that information across any programs the family has (including APTC, Food Stamps, Medicaid, etc.).



Authorized Representative

However, contact information on the application **MUST** be the customer's address, phone number, and email, NOT Authorized Representative (Agent or Broker) contact information.



Authorized Representative

Remember that an Agent or Broker can apply and give information on behalf of a customer or family, even if they are not an Authorized Representative. In this situation, the customer has to sign the application, or be on the phone.



Authorized Representative

However, DHW cannot give information to the Agent or Broker about the customer. DHW cannot tell the Agent or Broker what the customer needs to provide, OR what information DHW is using, OR any results, if the Agent or Broker is not the Authorized Representative.



An aerial view of a residential neighborhood. On the left is a parking lot with six cars (red, white, blue, green, yellow, and grey) parked in a row. To the right of the parking lot is a large green lawn with several trees and bushes. In the center, there are two large, light green trees. To the right of the trees is a grey sidewalk where a person in a brown jacket is walking. Further right is a large brown house. In the bottom right corner, there is a grey house with a grey roof. A black speech bubble with white text is overlaid on the top right of the image.

What does DHW use to calculate APTC?



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Calculating APTC

Before a customer is considered for eligibility for a tax credit, DHW will first evaluate for Medicaid.

DHW evaluates everyone in the home, and on the taxes, to make our determination.

If a customer does not meet the criteria to qualify for Medicaid, then DHW will look at eligibility for the tax credit.





Calculating APTC

Remember that a customer is not eligible for a tax credit if they are covered by Medicaid (from Idaho or any other state), Medicare, Tri-Care (military), Veterans Administration (VA), or Peace Corps.





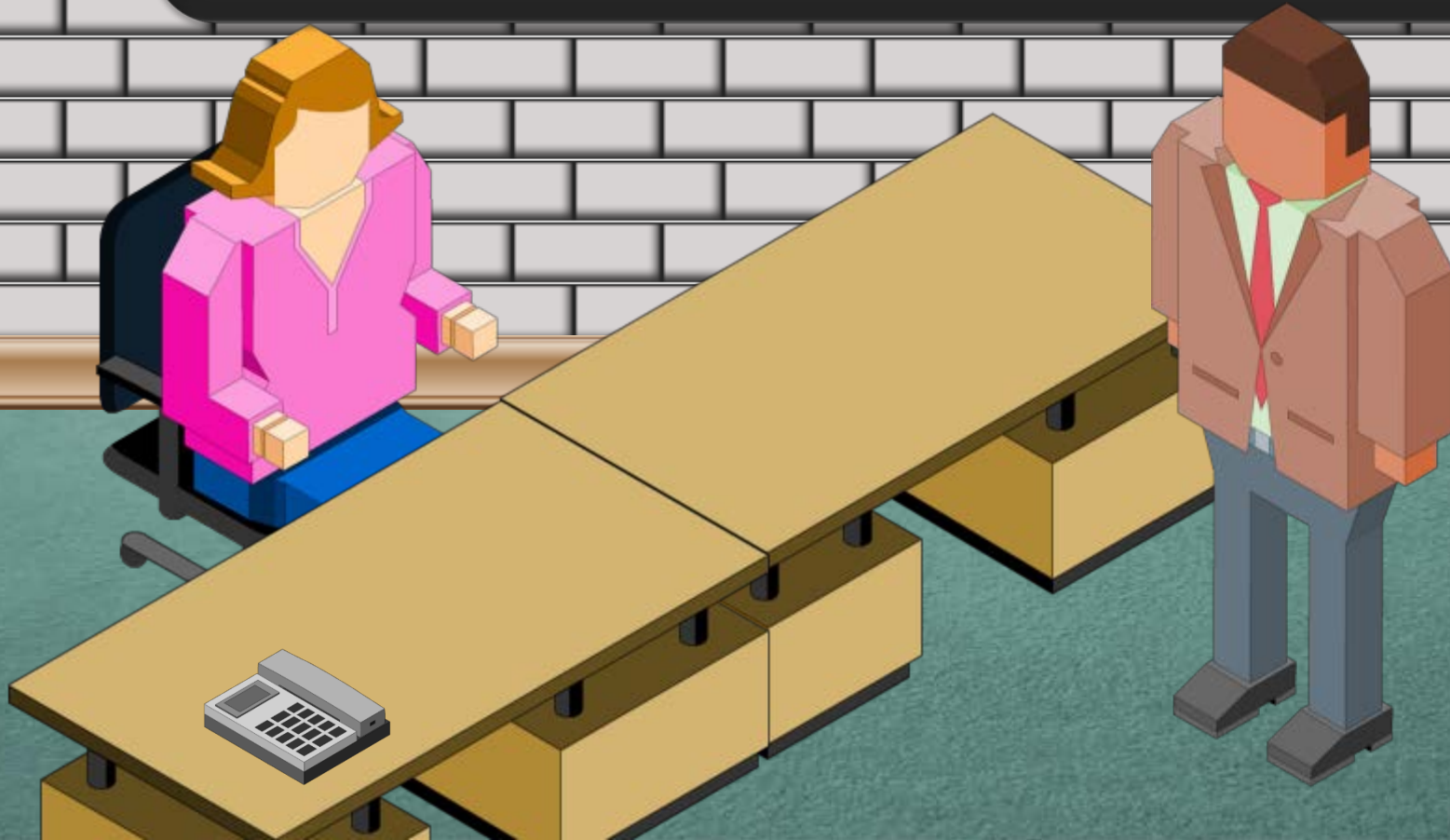
Calculating APTC

Customers are also not eligible for the tax credit if their employer offers Minimum Essential Coverage (MEC), even if the customer chooses not to enroll in the employer's policy.



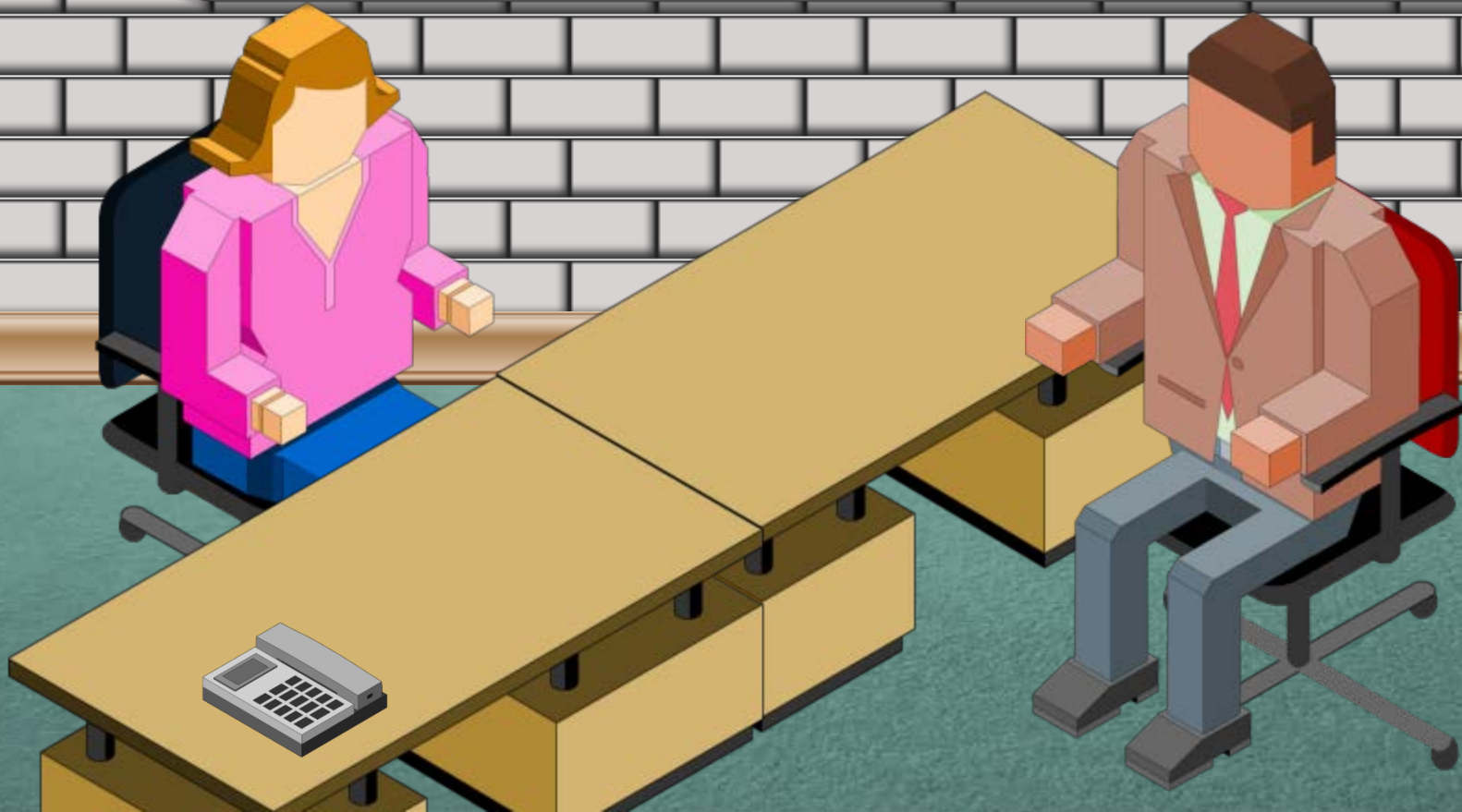
Calculating APTC

A policy is considered to provide MEC if it meets all requirements of the Affordable Care Act, including affordability and specific conditions of coverage, such as preventive care and not denying coverage for pre-existing conditions.



Calculating APTC

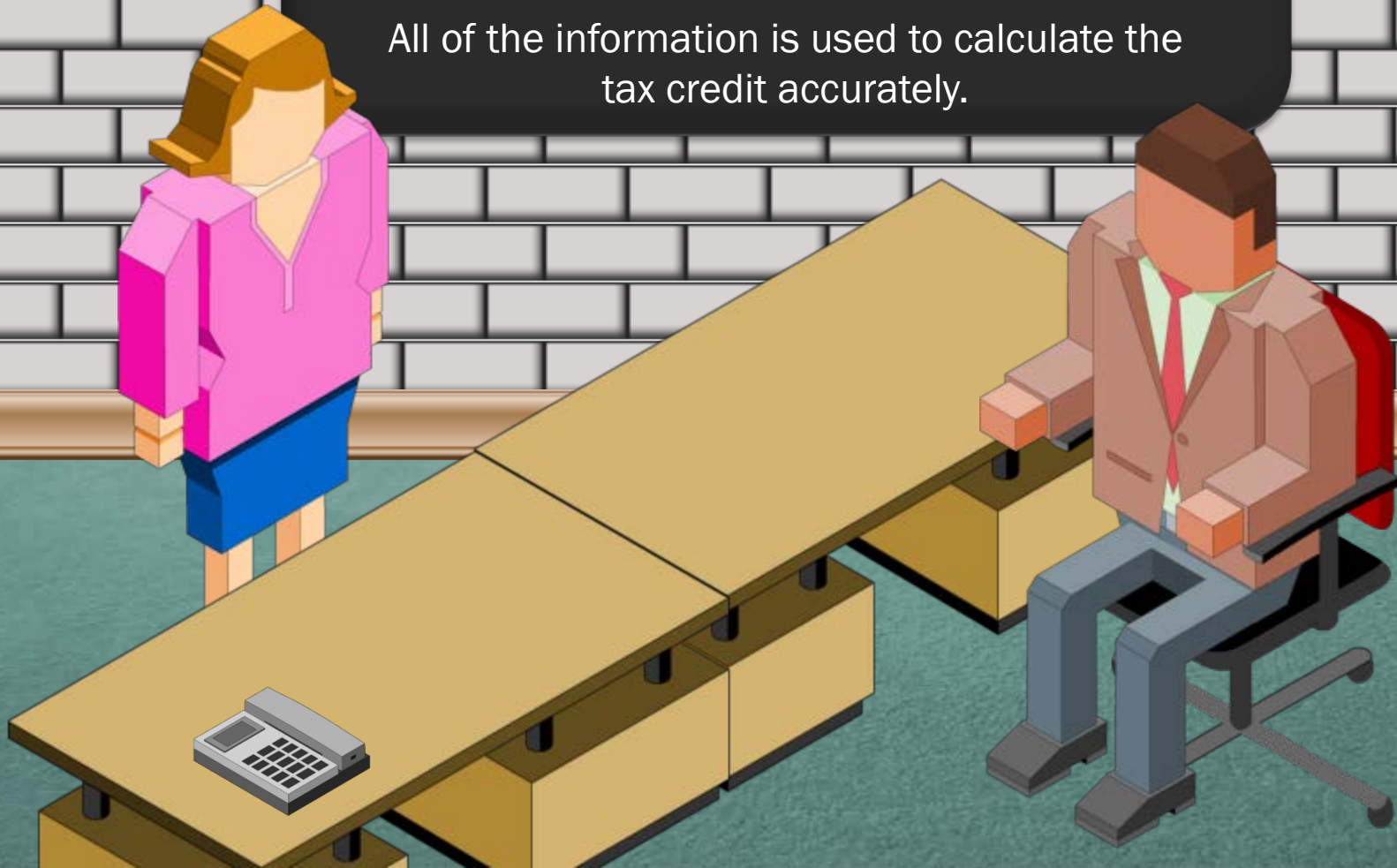
Other factors DHW considers when calculating APTC include: who is included in the tax filing household, who is the primary tax filer, who are the tax dependents (in the home or not), anticipated annual adjusted gross income, the county where the customer resides, and their zip code.



Calculating APTC

DHW will check all available interfaces to verify the customer's information.

All of the information is used to calculate the tax credit accurately.

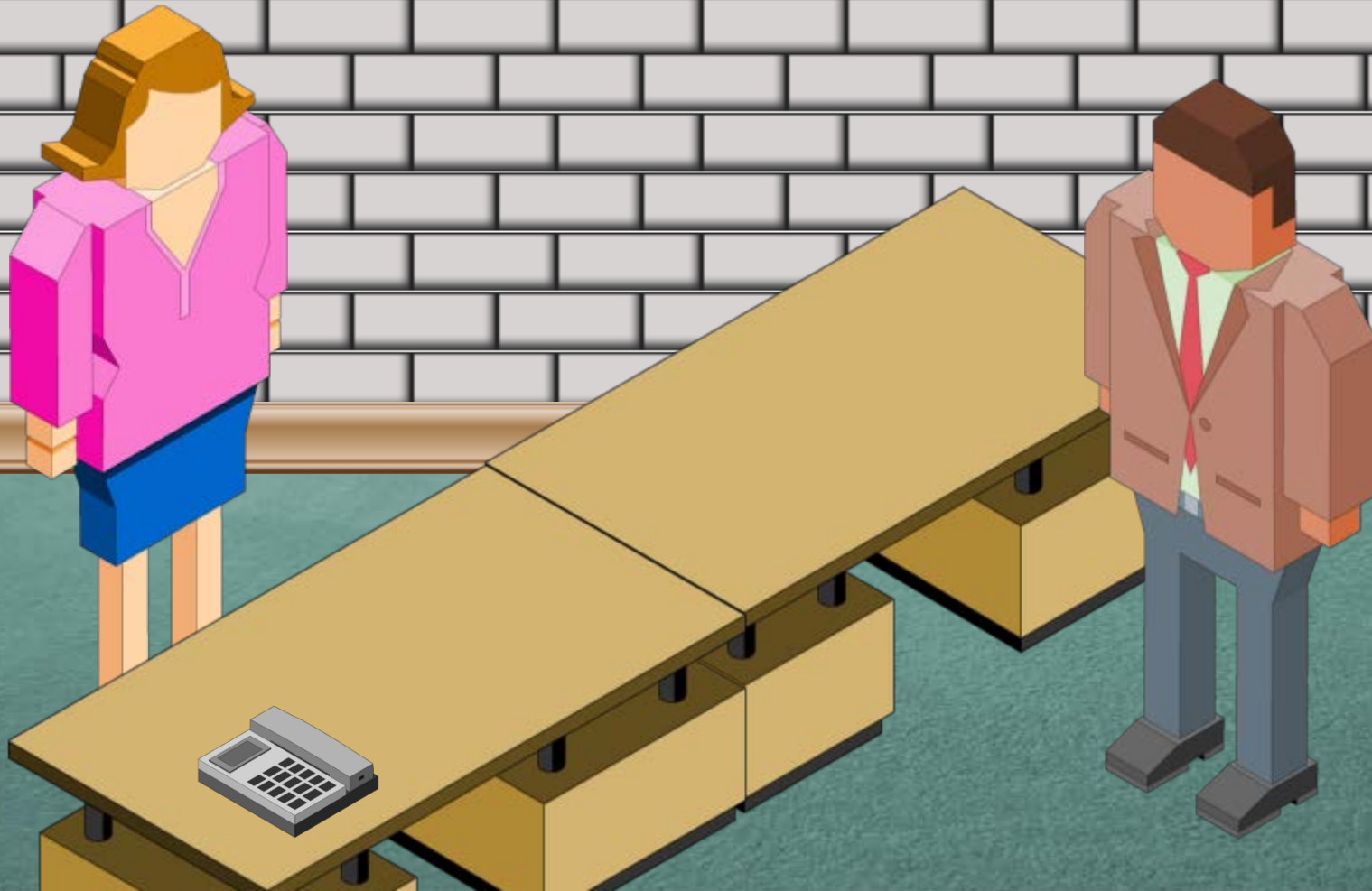


Calculating APTC

Accurate information means the customer would avoid any penalties from the IRS for getting too much of a tax credit, or getting too little help with monthly out-of-pocket costs.



So how is income counted?



Income

The Modified Adjusted Gross Income (MAGI) is the methodology used to measure income by the IRS for all recipients of premium tax credits.

Premium tax credit eligibility is based on an annual projection of income.

Medicaid eligibility is based on current monthly income.



Income

Gross income is all income (earned and unearned) that a person receives during the year **BEFORE** accounting for deductions, exemptions and credits to reduce taxable income and total tax.

All income is taxable, unless it is specifically excluded from taxation.



Income

Some examples of types of income that are counted:

Wages

Salaries

Bonuses

Commissions

Alimony

Self-employment

Pensions

Portion of railroad retirement

Portion of Social Security benefits

Unemployment benefits



Income

Some examples of types of income that are NOT counted:

Child support

Cash grants

Workers' comp

Veterans benefits

Public assistance

Federal income tax refunds

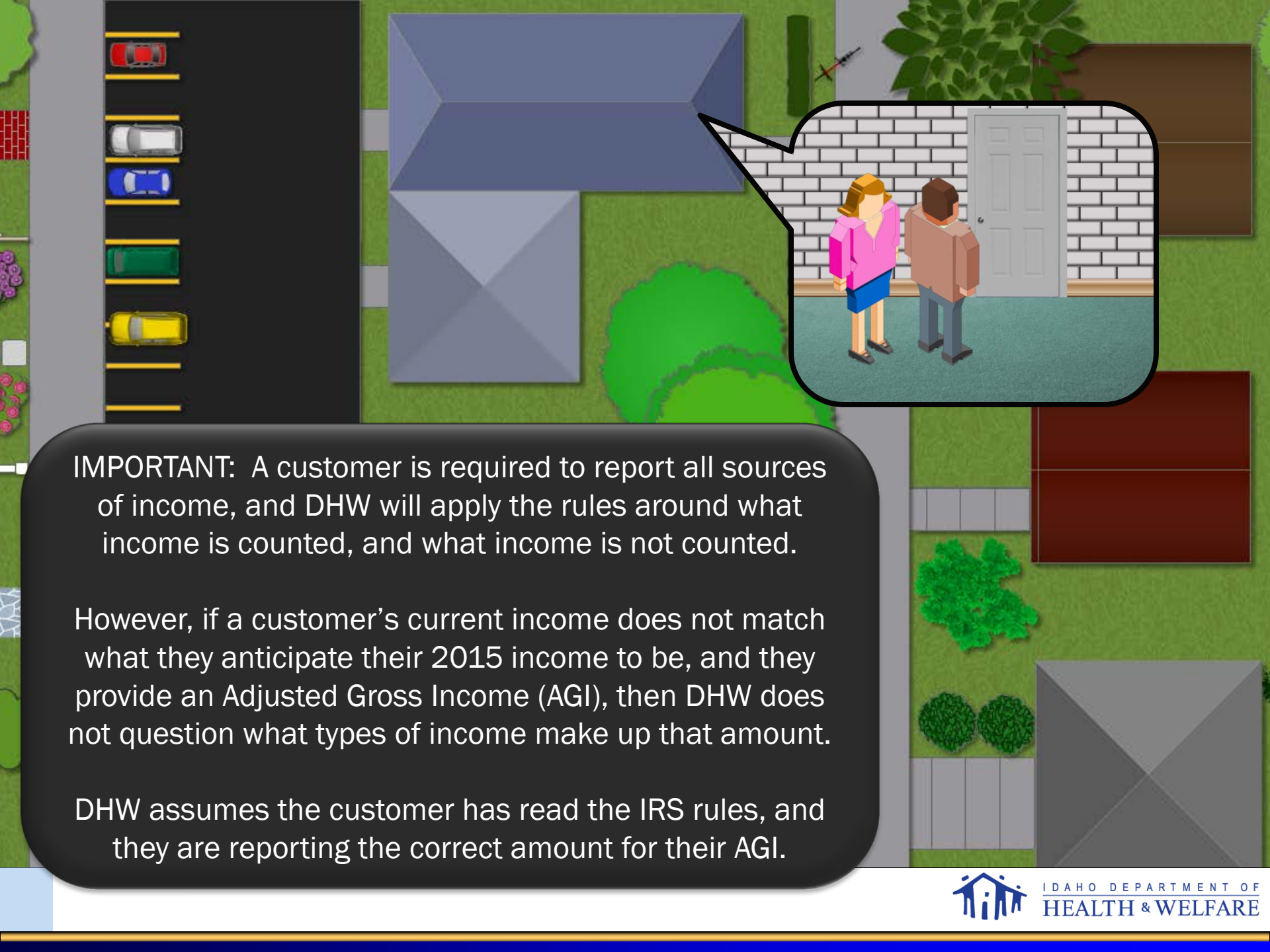
Portion of Social Security benefits



A dependent's income is counted only when he or she is required to file a tax return.

Social Security Survivors benefits are only countable when the dependent has other income that requires them to file taxes.



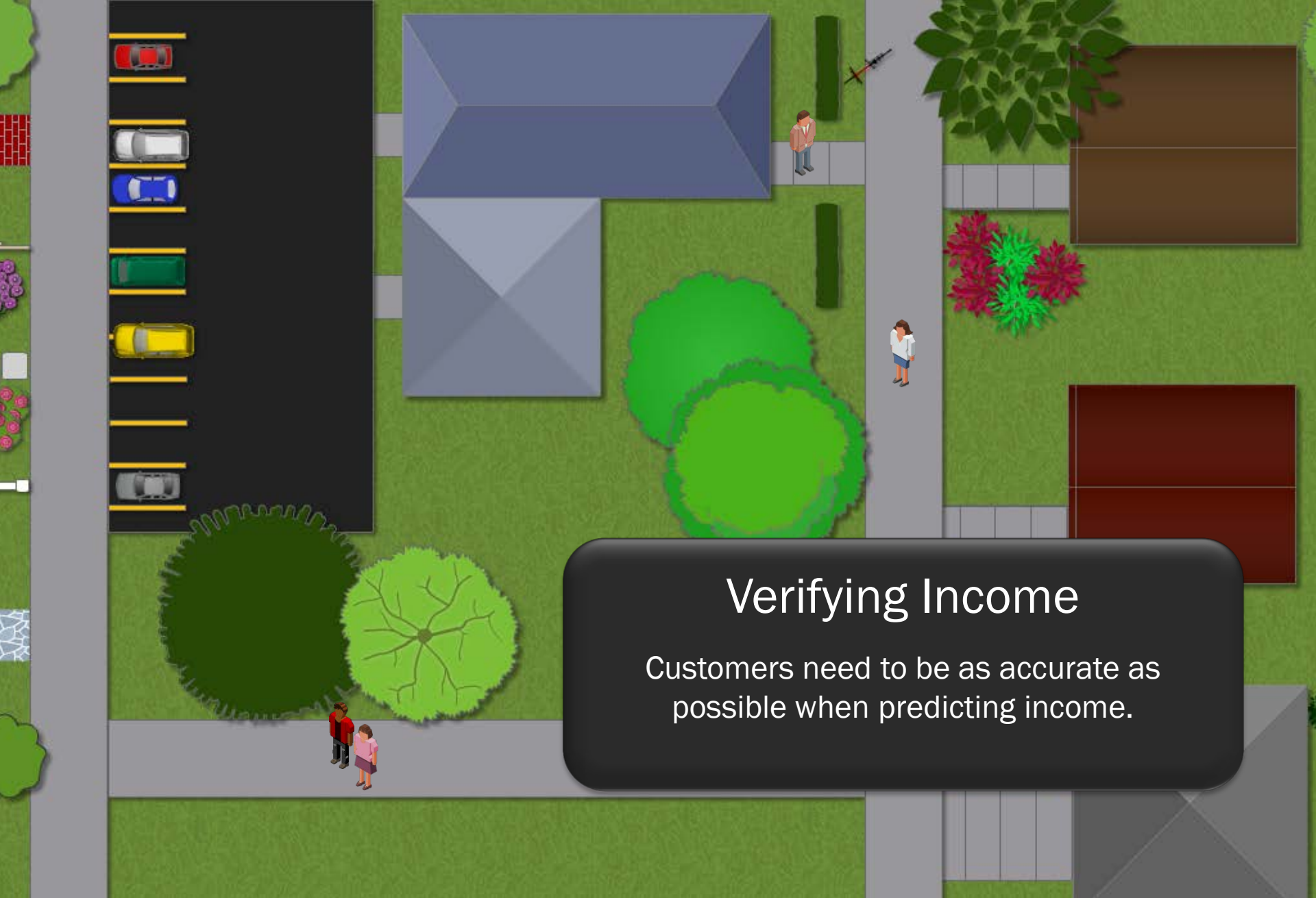


IMPORTANT: A customer is required to report all sources of income, and DHW will apply the rules around what income is counted, and what income is not counted.

However, if a customer's current income does not match what they anticipate their 2015 income to be, and they provide an Adjusted Gross Income (AGI), then DHW does not question what types of income make up that amount.

DHW assumes the customer has read the IRS rules, and they are reporting the correct amount for their AGI.





Verifying Income

Customers need to be as accurate as possible when predicting income.





Verifying Income

DHW will match the data submitted against interfaces and information from other agencies to verify the customer information.





Verifying Income

REMEMBER: Strive for accuracy on customer income so the customer can avoid a penalty from the IRS, and receive as much benefit as possible from the tax credit throughout the year.





Verifying Income

Customers should be encouraged to examine their income throughout the year to make sure they're still on target with anticipated gross income.

All changes should be reported to DHW.





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